

Set	Items	Description
S1	0	AU=(MARCIAL W? OR MARCIAL, W?)
S2	1168	{EQUITY OR CREDIT}{1N}LINE? ? OR HELOC OR LOC
S3	754466	TRACK? OR TRACE? OR TRACING OR MONITOR?
S4	59261	BANK? ? OR FINANCIAL()INSTITUTION? OR S(1W)L OR SAVINGS(1W-)LOAN? ? OR LENDER? ?
S5	58075	JOURNAL? OR LEDGER? ? OR BOOK()KEEP? OR HISTORY OR INTERES- T()RATE? ?
S6	807242	BORROWER? OR CONSUMER? OR CUSTOMER? OR CLIENT? OR BUYER? OR PURCHASER? OR USER? OR PEOPLE OR SHOPPER? OR PARTY OR PERSON? ?
S7	1491765	DATA() (BASE? OR FILE? OR MINE? OR BANK?) OR DATABASE? OR D- ATAFILE? OR DATAMIN? OR DATABANK? OR STORAGE OR DB OR RECORD? ? OR SERVER OR CENTRAL()FILE
S8	8	S2(5N)S3
S9	33	S2 AND S4 AND S6
S10	3	S2 AND S7 AND S5
S11	41	S8 OR S9 OR S10
<i>read</i> S12	38	S11 AND IC=G06F?

File 344:Chinese Patents Abs Aug 1985-2004/May
(c) 2004 European Patent Office

File 347:JAPIO Nov 1976-2004/Mar(Updated 040708)
(c) 2004 JPO & JAPIO

File 350:Derwent WPIX 1963-2004/UD,UM &UP=200443
(c) 2004 Thomson Derwent

File 371:French Patents 1961-2002/BOPI 200209
(c) 2002 INPI. All rts. reserv.

12/5/1 (Item 1 from file: 347)

DIALOG(R)File 347:JAPIO

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07794532 **Image available**

FINANCIAL SYSTEM AND METHOD AND PROGRAM FOR FINANCE

PUB. NO.: 2003-288485 [JP 2003288485 A]

PUBLISHED: October 10, 2003 (20031010)

INVENTOR(s): TAMURA TAKESHI

AIBA RYOHEI

APPLICANT(s): ORIENT CORP

APPL. NO.: 2002-089864 [JP 200289864]

FILED: March 27, 2002 (20020327)

INTL CLASS: G06F-017/60

ABSTRACT

PROBLEM TO BE SOLVED: To provide a technique of an account settlement information processing facilitating expense adjustment, that is an account settlement information processing method, an issuing method for a credit card, an account settlement information processing system, a program for the account settlement information processing and a control method for a **client** system.

SOLUTION: At approving the request of the collection and guarantee of a merchandise charge by an examination, with that fact as a trigger, the registration and result notification part 27 of a collection guarantee company computer C2 registers information regarding a security setting type collection guarantee request including the information of a **customer** 4 to a **customer** database 28, notifies the money amount to a **financial institution** computer C3 and notifies an approval to a store computer C1. In a **financial institution** 3, when the money amount of security credit is notified from the collection guarantee company computer C2 through the Internet N, the credit is offered as security to the **financial institution** 3 by a prior agreement and a **credit line** is automatically set by the ratio of a preset rating factors.

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12/5/2 (Item 2 from file: 347)

DIALOG(R)File 347:JAPIO

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07334646 **Image available**

ELECTRONIC COMMERCE SYSTEM

PUB. NO.: 2002-203135 [JP 2002203135 A]

PUBLISHED: July 19, 2002 (20020719)

INVENTOR(s): NAKAJIMA YOSHIAKI

OGAWA HISAYA

APPLICANT(s): TOKAI BANK LTD

APPL. NO.: 2000-401642 [JP 2000401642]

FILED: December 28, 2000 (20001228)

INTL CLASS: G06F-017/60

ABSTRACT

PROBLEM TO BE SOLVED: To carry out desired dealings with a sense of security.

SOLUTION: When receiving the conditions of certain desired dealings from a **customer** computer (YES in S350), a server determines the reliability of a **customer** who has written the desired dealings, on the basis of the amount of **credit line** (S360). If reliable (YES in S360), the desired dealings are registered unless the same item with advantageous conditions is notified (S380-S430), and thereafter the desired dealings are notified on an electronic bulletin board not as the one belonging to the **customer** but as the one presented by a **bank** that is a server manager.

COPYRIGHT: (C)2002,JPO

12/5/3 (Item 3 from file: 347)

DIALOG(R)File 347:JAPIO

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07315116 **Image available**

INSURANCE-FINANCE-CONSUMPTION MANAGEMENT SYSTEM

PUB. NO.: 2002-183602 [JP 2002183602 A]

PUBLISHED: June 28, 2002 (20020628)

INVENTOR(s): MAKITA MASAYUKI

APPLICANT(s): MAKITA MASAYUKI

APPL. NO.: 2000-379321 [JP 2000379321]

FILED: December 13, 2000 (20001213)

INTL CLASS: G06F-017/60

ABSTRACT

PROBLEM TO BE SOLVED: To provide a system allowing four **persons** who are a **customer**, an insurance institution, a **financial institution** and a goods-service provider, to respectively enjoy their stable economical profit and convenience of transactions, based on high level planning.

SOLUTION: A general management institution A and the insurance institution I, the general management institution A and the **financial institution** B, and the insurance institution I and the **financial institution** B are respectively connected by networks. The general management institution A is provided with a first information management means for managing information on an insurance loan contract with a maximum loan as a **credit line**; a second information management means for managing information on an insurance contracted with the insurance institution on the basis of the contract; a third information management means for managing information on the loan financed to the concerned **customer** from the **financial institution** and information on repayment from the **customer** on the basis of the contract; and a fourth information management means for managing information on goods and service provision from the goods-service provider. The general management institution exchanges information with the **customer** and the goods-service provider via the Internet.

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12/5/4 (Item 4 from file: 347)

DIALOG(R)File 347:JAPIO

(c) 2004 JPO & JAPIO. All rts. reserv.

03899835 **Image available**

TRACER CONTROL CIRCUIT

PUB. NO.: 04-264935 [JP 4264935 A]

PUBLISHED: September 21, 1992 (19920921)
INVENTOR(s): SHINTO TEIJI
APPLICANT(s): NEC CORP [000423] (A Japanese Company or Corporation), JP
(Japan)
APPL. NO.: 03-025892 [JP 9125892]
FILED: February 20, 1991 (19910220)
INTL CLASS: [5] G06F-011/28 ; G06F-011/28
JAPIO CLASS: 45.1 (INFORMATION PROCESSING -- Arithmetic Sequence Units)
JOURNAL: Section: P, Section No. 1479, Vol. 17, No. 51, Pg. 147,
February 02, 1993 (19930202)

ABSTRACT

PURPOSE: To read out the continuous instruction code of an executive instruction code executed at the time of the occurrence of a tracer stopping factor and the instruction code before it in a short time when the tracer stopping factor occurs.

CONSTITUTION: When one of tracer stopping factor detecting parts 10a,10b, 10c detects the **tracer** stopping factor about the operation of an information processor, it outputs a detection signal to a tracer stop instructing part 2 and a tracer relative address selector 23. The tracer stop instructing part 2 outputs a tracer stop signal to an output line 52, and a tracer 1 discontinues the read-in of input information from the information processor. The address of the tracer 1 in which the instruction code executed by the information processor at the time when the tracer stopping factor detecting part having outputted the detection signal detects the tracer stopping factor is stored is generated by a tracer stop relative address part 4 and a tracer address generating part 3, and is designated by the output from the tracer address generating part 3, and information stored in the designated address is read out.

12/5/5 (Item 1 from file: 350)

DIALOG(R)File 350:Derwent WPIX
(c) 2004 Thomson Derwent. All rts. reserv.

016260643 **Image available**
WPI Acc No: 2004-418537/200439
XRPX Acc No: N04-332163

Financial transaction processing method of transaction card for goods purchase, involves comparing aggregate amount of card balance and transaction amount to be charged against card account, during payment request for goods

Patent Assignee: AZIMI-POUR C M (AZIM-I); CHATTERJEE P B (CHAT-I); JIN K G (JINK-I); JUBITZ F (JUBI-I); KHATRI S C (KHAT-I); MERLI L E (MERL-I); MUKHERJEE J A (MUKH-I); NDONG J D (NDON-I); PARIKH L H (PARI-I); POLYCARPE L B (POLY-I); WONG K L (WONG-I); AMERICAN EXPRESS TRAVEL RELATED SERVICES (AMEX-N)

Inventor: AZIMI-POUR C M; CHATTERJEE P B; JIN K G; JUBITZ F; KHATRI S C; MERLI L E; MUKHERJEE J A; NDONG J D; PARIKH L H; POLYCARPE L B; WONG K L

Number of Countries: 105 Number of Patents: 002

Patent Family:

Patent No	Kind	Date	Applicat No	Kind	Date	Week
US 20040088257	A1	20040506	US 2002286521	A	20021101	200439 B
WO 200442632	A2	20040521	WO 2003US34357	A	20031029	200439

Priority Applications (No Type Date): US 2002286521 A 20021101

Patent Details:

Patent No	Kind	Lan	Pg	Main IPC	Filing Notes
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US 20040088257	A1		8	G06F-017/60	
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WO 200442632	A2	E		G06F-017/60	
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Designated States (National): AE AG AL AM AT AU AZ BA BB BG BR BY BZ CA

CH CN CO CR CU CZ DE DK DM DZ EC EE ES FI GB GD GE GH GM HR HU ID IL IN
IS JP KE KG KP KR KZ LC LK LR LS LT LU LV MA MD MG MK MN MW MX MZ NI NO
NZ OM PG PH PL PT RO RU SC SD SE SG SK SL SY TJ TM TN TR TT TZ UA UG US
UZ VC VN YU ZA ZM ZW
Designated States (Regional): AT BE BG CH CY CZ DE DK EA EE ES FI FR GB
GH GM GR HU IE IT KE LS LU MC MW MZ NL OA PT RO SD SE SI SK SL SZ TR TZ
UG ZM ZW

Abstract (Basic): US 20040088257 A1

NOVELTY - A request for a new transaction amount to be charged against the card account having an associated **line of credit**, for payment of goods/services, is received and aggregate amount of card balance and transaction amount are determined. The determination of authorization response or approval of the request is performed, based on the comparison result of aggregate amount and associated **line of credit**.

DETAILED DESCRIPTION - An INDEPENDENT CLAIM is also included for financial transaction execution system.

USE - For processing financial transaction made on cards such as credit cards e.g. visa, master card, discover card, charge card such as American Express card, debit card, automated teller machine (ATM) card, smart card, **bank** card, transaction card, access card, electronic commerce card for purchase of goods/services.

ADVANTAGE - Processes the financial transaction made on the transaction card that combines the various features and functions of existing financial cards, more efficiently and conveniently for meeting the **customer**'s financial needs.

DESCRIPTION OF DRAWING(S) - The figure shows the block diagram of the no pre-set spending limit transaction system.

user card (10)
institution transaction computer (30)
user information database (35)
transaction balance storage unit (43)
credit limit storage unit (45)
pp; 8 DwgNo 1/2

Title Terms: FINANCIAL; TRANSACTION; PROCESS; METHOD; TRANSACTION; CARD; GOODS; PURCHASE; COMPARE; AGGREGATE; AMOUNT; CARD; BALANCE; TRANSACTION; AMOUNT; CHARGE; CARD; ACCOUNT; PAY; REQUEST; GOODS

Derwent Class: T01; T04; T05

International Patent Class (Main): G06F-017/60

File Segment: EPI

12/5/6 (Item 2 from file: 350)

DIALOG(R)File 350:Derwent WPIX

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016063299 **Image available**

WPI Acc No: 2004-221150/200421

XRPX Acc No: N04-175427

Credit system for commodity transaction between companies, determines credit line based on credit presentation conditions received through network from number of financial institutions

Patent Assignee: JCB KK (JCBJ-N)

Number of Countries: 001 Number of Patents: 001

Patent Family:

Patent No	Kind	Date	Applicat No	Kind	Date	Week
JP 2004078489	A	20040311	JP 2002236874	A	20020815	200421 B

Priority Applications (No Type Date): JP 2002236874 A 20020815

Patent Details:
Patent No Kind Lan Pg Main IPC Filing Notes
JP 2004078489 A 20 G06F-017/60

Abstract (Basic): JP 2004078489 A

NOVELTY - A computer in a credit center determines **credit line** with respect to a **user** needing a credit, based on credit presentation conditions received through network, from a number of **financial institutions** .

USE - For determining **credit line** for commodity transaction between companies.

ADVANTAGE - Since the **credit line** with respect to a **user** is determined based on the credit conditions received from a number of institutions, the degrees of freedom for obtaining a credit is increased and **credit line** suitable for an actual transaction can be obtained.

DESCRIPTION OF DRAWING(S) - The figure shows the flow diagram explaining the operation of the credit system. (Drawing includes non-English language text).

pp; 20 DwgNo 3/10

Title Terms: CREDIT; SYSTEM; COMMODITY; TRANSACTION; COMPANY; DETERMINE; CREDIT; LINE; BASED; CREDIT; PRESENT; CONDITION; RECEIVE; THROUGH; NETWORK; NUMBER; FINANCIAL; INSTITUTION

Derwent Class: T01; T05

International Patent Class (Main): G06F-017/60

File Segment: EPI

12/5/7 (Item 3 from file: 350)

DIALOG(R)File 350:Derwent WPIX

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016044835 **Image available**

WPI Acc No: 2004-202686/200419

XRPX Acc No: N04-161176

Account management financing method for electronic business, involves selectively displaying invoice summary in account summary and retrieving invoice details and payment schedule information upon request

Patent Assignee: INT BUSINESS MACHINES CORP (IBM)

Inventor: KUGEMAN W P; MARIANO A J; MCGUIRK K G

Number of Countries: 001 Number of Patents: 001

Patent Family:

Patent No	Kind	Date	Applicat No	Kind	Date	Week
US 20040034595	A1	20040219	US 2002218653	A	20020813	200419 B

Priority Applications (No Type Date): US 2002218653 A 20020813

Patent Details:

Patent No Kind Lan Pg Main IPC Filing Notes
US 20040034595 A1 52 G06F-017/60

Abstract (Basic): US 20040034595 A1

NOVELTY - The method involves retrieving account data in an account summary. The scheduled dates and amounts in the account data are **tracked** . **Credit line** availability data listed in the account summary are selectively presented. An invoice summary is selectively displayed in the account summary. Invoice details and payment schedule information are selectively retrieved upon request.

DETAILED DESCRIPTION - INDEPENDENT CLAIMS are also included for the following:

(a) a computer program product having instruction codes of

financing an account management by offering an account summary

(b) a system for financing an account management by offering an account summary.

USE - Used for financing an account management in electronic business to identify funds to be transferred to a finance company at a specific date.

ADVANTAGE - The method provide commercial financing customers such as remarketers, the ability to retrieve and monitor account activities, to track scheduled payment date, to create and/or submit remittance instructions or advice online, and receive discount based on early payment terms.

DESCRIPTION OF DRAWING(S) - The drawing shows a schematic illustration of an exemplary operating environment in which a commercial financing payment planner system and its associated method.

Server (25, 27)

Gateway (30)

Computers (35, 37, 39)

High-speed Internet network lines (44, 46)

Hypertext documents (50, 55, 60)

pp; 52 DwgNo 1/37

Title Terms: ACCOUNT; MANAGEMENT; METHOD; ELECTRONIC; BUSINESS; SELECT; DISPLAY; INVOICING; SUMMARY; ACCOUNT; SUMMARY; RETRIEVAL; INVOICING; DETAIL; PAY; SCHEDULE; INFORMATION; REQUEST

Derwent Class: T01; T05

International Patent Class (Main): G06F-017/60

File Segment: EPI

12/5/8 (Item 4 from file: 350)

DIALOG(R)File 350:Derwent WPIX

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015936868 **Image available**

WPI Acc No: 2004-094709/200410

XRPX Acc No: N04-075790

Internet-based conditional order management system used in e.g. bank , determines propriety of registration of forward exchange contract of client based on his balance credit amount and allotted credit limit

Patent Assignee: MIWA GINKO KK (MIWA-N)

Number of Countries: 001 Number of Patents: 001

Patent Family:

Patent No	Kind	Date	Applicat No	Kind	Date	Week
JP 2004013543	A	20040115	JP 2002166369	A	20020606	200410 B

Priority Applications (No TypeDate): JP 2002166369 A 20020606

Patent Details:

Patent No	Kind	Lan Pg	Main IPC	Filing Notes
JP 2004013543	A	14	G06F-017/60	

Abstract (Basic): JP 2004013543 A

NOVELTY - A calculation unit (14) calculates required credit amount with reference to conditional order of forward exchange contract received from **client** , and calculated amount is subtracted from the credit limit allotted to **client** . A recording unit records balance credit amount of the **client** . An order determination unit (16) determines propriety of registration, when the required credit amount is within credit limit.

DETAILED DESCRIPTION - An INDEPENDENT CLAIM is also included for method of managing conditional order.

USE - Internet-based conditional order management system used in

financial institutions e.g. bank , for managing credit lines in financial transactions.

ADVANTAGE - The credit amount with respect to a dealing client is used efficiently and exactly.

DESCRIPTION OF DRAWING(S) - The figure shows the block diagram of the Internet-based conditional order management system. (Drawing includes non-English language text).

order control and credit control database (11,12)

calculation unit (14)

order determination unit (16)

customer terminal (20)

pp; 14 DwgNo 1/13

Title Terms: BASED; CONDITION; ORDER; MANAGEMENT; SYSTEM; BANK ; DETERMINE ; REGISTER; FORWARD; EXCHANGE; CONTRACT; CLIENT ; BASED; BALANCE; CREDIT ; AMOUNT; ALLOT; CREDIT; LIMIT

Derwent Class: T01; T05

International Patent Class (Main): G06F-017/60

File Segment: EPI

12/5/9 (Item 5 from file: 350)

DIALOG(R)File 350:Derwent WPIX

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015770400 **Image available**

WPI Acc No: 2003-832602/200377

XRPX Acc No: N03-665557

Dual credit card issue method for financial institution , involves receiving information regarding applicant and assigning credit line for dual credit card, which includes two different portions for performing transaction

Patent Assignee: DUPREE-CAMMER M (DUPR-I); MANCHESTER J (MANC-I)

Inventor: DUPREE-CAMMER M; MANCHESTER J

Number of Countries: 001 Number of Patents: 001

Patent Family:

Patent No	Kind	Date	Applicat No	Kind	Date	Week
US 20030204470	A1	20031030	US 2000202980	P	20000510	200377 B
			US 2000593199	A	20000614	
			US 2003423527	A	20030425	

Priority Applications (No Type Date): US 2000202980 P 20000510; US 2000593199 A 20000614; US 2003423527 A 20030425

Patent Details:

Patent No	Kind	Lan	Pg	Main IPC	Filing Notes
US 20030204470	A1		7	G06F-017/60	Provisional application US 2000202980

Cont of application US 2000593199

Abstract (Basic): US 20030204470 A1

NOVELTY - Information regarding applicant is received and a credit line is assigned for the dual credit card (20). The credit line includes two portions among which one portion is used for performing transaction between the merchant and the applicant and the other portion is used for performing transaction between the merchants.

DETAILED DESCRIPTION - An INDEPENDENT CLAIM is also included for article of manufacture comprising storage medium storing dual credit card issuing program.

USE - For issuing dual credit card in financial institution such as bank .

ADVANTAGE - Promotional capabilities of dual credit card are useful

to both merchant and **consumer** , and the **consumer** has one less credit card to carry.

DESCRIPTION OF DRAWING(S) - The figure shows the block diagram illustrating the usage of dual credit card.

dual credit card (20)
pay merchant (28)
pay non-private label merchant (29)
pay network discount rate fee (34)
statements (40)
pp; 7 DwgNo 2/2

Title Terms: DUAL; CREDIT; CARD; ISSUE; METHOD; FINANCIAL; INSTITUTION;
RECEIVE; INFORMATION; ASSIGN; CREDIT; LINE; DUAL; CREDIT; CARD; TWO;
PORTION; PERFORMANCE; TRANSACTION

Derwent Class: T01; T05

International Patent Class (Main): **G06F-017/60**

File Segment: EPI

12/5/10 (Item 6 from file: 350)

DIALOG(R)File 350:Derwent WPIX

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015711086 **Image available**

WPI Acc No: 2003-773286/200373

XRPX Acc No: N03-619758

Internet-based financial system for dealing of personal computer and motor vehicle, sets up line, based on installment payment money received from consumer notified by consumer credit company

Patent Assignee: ORIENT CORP KK (ORIE-N)

Number of Countries: 001 Number of Patents: 001

Patent Family:

Patent No	Kind	Date	Applicat No	Kind	Date	Week
JP 2003288485	A	20031010	JP 200289864	A	20020327	200373 B

Priority Applications (No Type Date): JP 200289864 A 20020327

Patent Details:

Patent No	Kind	Lan Pg	Main IPC	Filing Notes
JP 2003288485	A	19	G06F-017/60	

Abstract (Basic): JP 2003288485 A

NOVELTY - A **consumer** credit company (2) notifies the installment money collected from a **consumer** (4), to a **financial institution** , on receiving a money collection request from a store. The **financial institution** (3) sets up a **credit line** based on which the store receives a payment from it.

DETAILED DESCRIPTION - INDEPENDENT CLAIMS are also included for the following:

- (1) financial method; and
- (2) finance program.

USE - For performing financial transaction during installment dealing of goods e.g. motor vehicle, car, domestic electric appliance, personal computer and material of utilization of esthetique salon, furniture, and clothing, through internet.

ADVANTAGE - Provides easy cost settlement while avoiding risk peculiar to money transaction, by switching selection of installment profit and fund allowance at any time.

DESCRIPTION OF DRAWING(S) - The figure shows the functional block diagram of the financial system. (Drawing includes non- English language text).

store (1)

consumer credit company (2)
financial institution (3)
customer (4)
credit line confirmation unit (13)

pp; 19 DwgNo 3/4

Title Terms: BASED; FINANCIAL; SYSTEM; DEAL; **PERSON** ; COMPUTER; MOTOR;
VEHICLE; SET; UP; LINE; BASED; PAY; MONEY; RECEIVE; CONSUME; NOTIFICATION
; CONSUME; CREDIT; COMPANY

Derwent Class: T01; T05

International Patent Class (Main): **G06F-017/60**

File Segment: EPI

12/5/11 (Item 7 from file: 350)

DIALOG(R)File 350:Derwent WPIX

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015387415 **Image available**

WPI Acc No: 2003-448360/200342

XRPX Acc No: N03-357666

Credit monitoring and maintenance method for business establishments, involves processing receipt data relative to payment received from customer of client , to generate loan decision according to loan request from client

Patent Assignee: SOUTHERN WEBTECH.COM INC (SWEB-N)

Inventor: HARLAND A H F

Number of Countries: 001 Number of Patents: 001

Patent Family:

Patent No	Kind	Date	Applicat No	Kind	Date	Week
US 20030069838	A1	20030410	US 2001974115	A	20011009	200342 B

Priority Applications (No Type Date): US 2001974115 A 20011009

Patent Details:

Patent No	Kind	Lan	Pg	Main IPC	Filing Notes
US 20030069838	A1	13		G06F-017/60	

Abstract (Basic): US 20030069838 A1

NOVELTY - Receipt data are generated and processed relative to payment received from **customer** (18) of a **client** (20), to generate receivable data and update data. The update data are provided to the **client** . The receivable data and loan request from the **client** are processed to generate a loan decision for the **client** .

DETAILED DESCRIPTION - An INDEPENDENT CLAIM is also included for system for **monitoring** and maintaining **lines** of **credit** .

USE - For monitoring and maintaining web lines of credits secured by **bank** for business establishments.

ADVANTAGE - Provides an interface between status of **bank** and permitted borrowing under a **line** of **credit** to the business establishment and allows a **user** to view components of calculation.

DESCRIPTION OF DRAWING(S) - The figure shows a block diagram of the system for monitoring and maintaining links of credit secured by **bank**

customer (18)

client (20)

pp; 13 DwgNo 1/8

Title Terms: CREDIT; MONITOR; MAINTAIN; METHOD; BUSINESS; ESTABLISH;
PROCESS; RECEIPT; DATA; RELATIVE; PAY; RECEIVE; **CUSTOMER** ; **CLIENT** ;
GENERATE; LOAN; DECIDE; ACCORD; LOAN; REQUEST; **CLIENT**

Derwent Class: T01; T05; W01

International Patent Class (Main): **G06F-017/60**

File Segment: EPI

12/5/12 (Item 8 from file: 350)
DIALOG(R)File 350:Derwent WPIX
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015359626 **Image available**
WPI Acc No: 2003-420564/200339
XRPX Acc No: N03-335937

Information processor for financial transaction in bank , manages financial information about credit approval forms and its corresponding information for each job to create approval forms

Patent Assignee: NIPPON STEEL SYSTEM INTEGRATION CO LTD (NIST-N); SHIN NITTETSU JOHO TSUSHIN SYSTEM KK (SHIN-N); MAEHARA T (MAEH-I); SATO T (SATO-I); SUMI M (SUMI-I); TANIGUCHI K (TANI-I)

Inventor: MAEHARA T; SATO T; SUMI M; TANIGUCHI K

Number of Countries: 003 Number of Patents: 003

Patent Family:

Patent No	Kind	Date	Applicat No	Kind	Date	Week
US 20030065547	A1	20030403	US 2002246634	A	20020919	200339 B
JP 2003108765	A	20030411	JP 2001302836	A	20010928	200339
CN 1410879	A	20030416	CN 2002143915	A	20020927	200345

Priority Applications (No Type Date): JP 2001302836 A 20010928

Patent Details:

Patent No	Kind	Lan	Pg	Main IPC	Filing Notes
US 20030065547	A1		19	G06F-017/60	
JP 2003108765	A		14	G06F-017/60	
CN 1410879	A			G06F-007/00	

Abstract (Basic): US 20030065547 A1

NOVELTY - A work flow management unit manages financial information representing relationship between credit rating, credit analysis, **credit line** setting approval forms (210(1)-210(n)) and its account closing information, underlying collateral information, financial ratio information for each job, based on which the approval forms are created.

DETAILED DESCRIPTION - INDEPENDENT CLAIMS are also included for the following:

- (1) information processing system;
- (2) information management method for information processor;
- (3) information processing program; and
- (4) computer readable storage medium for information processing program.

USE - For managing and processing financial information such as cash flow or financial assistance information about job e.g. credit rating, credit analysis, asset/collateral management, classification of asset, final decision, in transaction e.g. financing from banking facility.

ADVANTAGE - Realizes efficiency and optimization of jobs, since the **user** can acquire and determine product from the portion of product, thus reducing the processing load and time.

DESCRIPTION OF DRAWING(S) - The figure shows a block diagram explaining the management of approved form and its information in networked information processor.

-210(n)) credit approval forms (210(1)
pp; 19 DwgNo 4/8

Title Terms: INFORMATION; PROCESSOR; FINANCIAL; TRANSACTION; **BANK** ; MANAGE ; FINANCIAL; INFORMATION; CREDIT; APPROVE; FORM; CORRESPOND; INFORMATION; JOB; APPROVE; FORM

Derwent Class: T01; T05
International Patent Class (Main): G06F-007/00 ; G06F-017/60
File Segment: EPI

12/5/13 (Item 9 from file: 350)

DIALOG(R)File 350:Derwent WPIX
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015182875 **Image available**
WPI Acc No: 2003-243406/200324
XRPX Acc No: N03-194046

Management system for credit line , enables immediate shipment of
ordered goods from shop to customer when amount of ordered goods is
within credit limit of customer

Patent Assignee: NEC CORP (NIDE)
Number of Countries: 001 Number of Patents: 001
Patent Family:

Patent No	Kind	Date	Applicat No	Kind	Date	Week
JP 2003036351	A	20030207	JP 2001223734	A	20010725	200324 B

Priority Applications (No Type Date): JP 2001223734 A 20010725

Patent Details:

Patent No	Kind	Lan Pg	Main IPC	Filing Notes
JP 2003036351	A	7	G06F-017/60	

Abstract (Basic): JP 2003036351 A

NOVELTY - The management system enables immediate shipment of
ordered goods from a shop to a **customer** , when the amount of the
ordered goods is within the credit limit of the **customer** . A setting
unit is used to set-up the credit limit of the **customer** according to
the **customers** credit points.

DETAILED DESCRIPTION - An INDEPENDENT CLAIM is also included for a
credit line management method.

USE - Used for managing **credit line** in the common portal site
of a regional **bank** .

ADVANTAGE - Enables safely conducting dealings and transactions in
the internet.

DESCRIPTION OF DRAWING(S) - The figure shows the explanatory
diagram of the **credit line** management system. (Drawing includes
non-English language text).

pp; 7 DwgNo 1/5

Title Terms: MANAGEMENT; SYSTEM; CREDIT; LINE; ENABLE; IMMEDIATE; SHIPPING;
ORDER; GOODS; SHOP; **CUSTOMER** ; AMOUNT; ORDER; GOODS; CREDIT; LIMIT;
CUSTOMER

Derwent Class: T01; T05
International Patent Class (Main): G06F-017/60
File Segment: EPI

12/5/14 (Item 10 from file: 350)

DIALOG(R)File 350:Derwent WPIX
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015079101 **Image available**
WPI Acc No: 2003-139619/200313
Related WPI Acc No: 2000-655251; 2001-625985; 2002-225687; 2003-448460
XRPX Acc No: N03-110929

Multiple accounts/purposes single card processing system in bank , has
issues card including unique identification number, PIN, login ID, that

is validated only after preset conditions are satisfied

Patent Assignee: CUERVO V (CUER-I)

Inventor: CUERVO V

Number of Countries: 001 Number of Patents: 001

Patent Family:

Patent No	Kind	Date	Applicat No	Kind	Date	Week
US 20020174016	A1	20021121	US 97877006	A	19970616	200313 B
			US 98207854	A	19981208	
			US 2000524496	A	20000313	
			US 2001894581	A	20010628	
			US 2002114522	A	20020402	

Priority Applications (No Type Date): US 2002114522 A 20020402; US 97877006 A 19970616; US 98207854 A 19981208; US 2000524496 A 20000313; US 2001894581 A 20010628

Patent Details:

Patent No	Kind	Lan	Pg	Main IPC	Filing Notes
US 20020174016	A1		7	G06F-017/60	CIP of application US 97877006
					CIP of application US 98207854
					CIP of application US 2000524496
					CIP of application US 2001894581
					CIP of patent US 6405182

Abstract (Basic): US 20020174016 A1

NOVELTY - A dispenser (40) delivers a credit/debit card (48) with unique identification number, personal identification number (PIN) and login ID. The card is validated only after preset conditions are satisfied and if a validation signal is received from an issuer (41). A clearing house (56) transmits information so that **line of credit**, prepaid stored value amount, is entered for each unique identification number.

USE - For delivering, validating and activating multiple accounts and purposes versatile single card, credit/debit card, magnetic-only variety card, smart card, wallet-sized electronic payment card with embedded microchip for use in **bank**, retail store and other **financial institutions**.

ADVANTAGE - Permits **user** 's to obtain the versatile single-card from terminals accepting cash, debit/credit card, check card, POS or automated teller machine (ATM) card, with minimum paperwork and maintenance. Enables a **user** to obtain more than one card with the same identifying serial number for accepting deposits and withdrawals.

DESCRIPTION OF DRAWING(S) - The figure shows the block diagram of the multiple accounts/purposes single card processing system.

Dispenser (40)

Issuer (41)

Debit/credit card (48)

Clearing house (56)

pp; 7 DwgNo 1/2

Title Terms: MULTIPLE; ACCOUNT; PURPOSE; SINGLE; CARD; PROCESS; SYSTEM;

BANK; ISSUE; CARD; UNIQUE; IDENTIFY; NUMBER; PIN; ID; VALID; AFTER;

PRESET; CONDITION; SATISFY

Derwent Class: T01; T05; W01

International Patent Class (Main): **G06F-017/60**

File Segment: EPI

12/5/15 (Item 11 from file: 350)

DIALOG(R)File 350:Derwent WPIX

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015067706 **Image available**

WPI Acc No: 2003-128222/200312

XRPX Acc No: N03-101817

**Line of credit provision system for rental payment in apartments,
determines level of risk associated with renter for providing line of
credit to renter**

Patent Assignee: BRADY S (BRAD-I)

Inventor: BRADY S

Number of Countries: 001 Number of Patents: 001

Patent Family:

Patent No	Kind	Date	Applicat No	Kind	Date	Week
US 20020147677	A1	20021010	US 2001278446	P	20010326	200312 B
			US 2002103818	A	20020325	

Priority Applications (No Type Date): US 2001278446 P 20010326; US
2002103818 A 20020325

Patent Details:

Patent No	Kind	Lan	Pg	Main IPC	Filing Notes
US 20020147677	A1		7	G06F-017/60	Provisional application US 2001278446

Abstract (Basic): US 20020147677 A1

NOVELTY - A server evaluates the **line of credit** approval information transmitted to a **financial institution** through a network to determine the level of risk associated with a renter. The server provides **line of credit** to the renter, when the level of risk is approved. The **financial institution** periodically pays a service provider assigned with the credit and debits the **line of credit**.

DETAILED DESCRIPTION - An INDEPENDENT CLAIM is included for **line of credit** provision method.

USE - For providing **line of credit** real property rental, tenant approval, and deposit and rental payment insurance to renters in apartments from **banks**, for facilitating rental payments.

ADVANTAGE - Avoids the need for the renter to pay an upfront deposit and qualifies renter for a larger or more expensive apartment. Enables the landlord to eliminate check collection and processing costs. Enables the **bank** to obtain a low cost **consumer** credit origination portal, and fees or interest on a new type of restricted and relatively safe unsecured revolving loan to the renter.

DESCRIPTION OF DRAWING(S) - The figure shows the flowchart illustrating the **line of credit** provision method.

pp; 7 DwgNo 2/2

Title Terms: LINE; CREDIT; PROVISION; SYSTEM; RENT; PAY; APARTMENT;
DETERMINE; LEVEL; RISK; ASSOCIATE; LINE; CREDIT

Derwent Class: T01; T05

International Patent Class (Main): G06F-017/60

File Segment: EPI

12/5/16 (Item 12 from file: 350)

DIALOG(R)File 350:Derwent WPIX

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014886346 **Image available**

WPI Acc No: 2002-707052/200276

XRPX Acc No: N02-557439

**Method facilitated by computer network to accomplish foreign currency
exchange transaction between business entities by allowing representative
of first business entity to place an order on currency pair, in which
match resulting in trade**

Patent Assignee: FAIREX INT FINANCIAL SYSTEMS PTE LTD (FAIR-N); LOH W W
(LOHW-I); YAP K K (YAPK-I)

Inventor: LOH W W; YAP K K

Number of Countries: 099 Number of Patents: 004

Patent Family:

Patent No	Kind	Date	Applicat No	Kind	Date	Week
WO 200269219	A1	20020906	WO 2002SG29	A	20020226	200276 B
US 20020161692	A1	20021031	US 2001841400	A	20010423	200279
GB 2390455	A	20040107	WO 2002SG29	A	20020226	200404
			GB 200322248	A	20030923	
AU 2002236419	A1	20020912	AU 2002236419	A	20020226	200433

Priority Applications (No Type Date): SG 20011113 A 20010226

Patent Details:

Patent No	Kind	Lan	Pg	Main IPC	Filing Notes
WO 200269219	A1	E	69	G06F-017/60	
Designated States (National): AE AG AL AM AT AU AZ BA BB BG BR BY BZ CA CH CN CO CR CU CZ DE DK DM DZ EC EE ES FI GB GD GE GH GM HR HU ID IL IN IS JP KE KG KP KR KZ LC LK LR LS LT LU LV MA MD MG MK MN MW MX MZ NO NZ OM PH PL PT RO RU SD SE SI SK SL TJ TM TN TR TT TZ UA UG UZ VN YU ZA ZM ZW					
Designated States (Regional): AT BE CH CY DE DK EA ES FI FR GB GH GM GR IE IT KE LS LU MC MW MZ NL OA PT SD SE SL SZ TR TZ UG ZM ZW					
US 20020161692	A1			G06F-017/60	
GB 2390455	A			G06F-017/60	Based on patent WO 200269219
AU 2002236419	A1			G06F-017/60	Based on patent WO 200269219

Abstract (Basic): WO 200269219 A1

NOVELTY - At least one rate is displayed for selected currency pair posted by a representative from a second business entity. The second business entity has established a mutual **credit line** with the first business entity for allowing the representative of the first business entity to place an order, matched against the posted rates, on the currency pair. A match results in a trade and a non-match resulting in a posting of the order.

USE - As system for facilitating foreign currency exchange transactions over a network for smaller institutions and individuals trade currencies.

ADVANTAGE - Does not limit the participants to just the large **banks** or other large institutions while still preserving the basic economic fundamentals of the forex market.

DESCRIPTION OF DRAWING(S) - The drawing is a flow diagram illustrating the overall process flow for a **client** to conduct B2C transaction using the present system.

pp; 69 DwgNo 7/18

Title Terms: METHOD; FACILITATE; COMPUTER; NETWORK; ACCOMPLISH; FOREIGN; CURRENCY; EXCHANGE; TRANSACTION; BUSINESS; ENTITY; ALLOW; REPRESENT; FIRST; BUSINESS; ENTITY; PLACE; ORDER; CURRENCY; PAIR; MATCH; RESULT; TRADE

Derwent Class: T01; T05

International Patent Class (Main): G06F-017/60

File Segment: EPI

12/5/17 (Item 13 from file: 350)

DIALOG(R)File 350:Derwent WPIX

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014885765 **Image available**

WPI Acc No: 2002-706471/200276

XRPX Acc No: N02-557028

Debit-credit bank card for use at automated teller machine, establishes line of credit for customer based on bank 's risk assessment for customer

Patent Assignee: MACIAS C G (MACI-I)

Inventor: MACIAS C G

Number of Countries: 001 Number of Patents: 001

Patent Family:

Patent No	Kind	Date	Applicat No	Kind	Date	Week
US 20020116324	A1	20020822	US 2001789908	A	20010222	200276 B

Priority Applications (No Type Date): US 2001789908 A 20010222

Patent Details:

Patent No	Kind	Lan Pg	Main IPC	Filing Notes
US 20020116324	A1	4	G06F-017/60	

Abstract (Basic): US 20020116324 A1

NOVELTY - The **bank** card (10) is programmed to operate based on input from a **customer** (14) and the **customer** 's **bank** (16), to establish a **line of credit** for the **customer** , based on the **bank** 's risk assessment for that **customer** .

USE - Debit-credit **bank** card for use at automated teller machine (ATM) and in stores.

ADVANTAGE - Allows each **customer** to establish an individual **line of credit** and to define the tapping circumstances of the **line of credit** , thereby enabling the **customer** to draw on liquid assets in checking or savings accounts, before tapping into the **line of credit** which entails a higher interest rate. Enables the **bank** to increase profits by determining the risk for each **customer** individually and applying the appropriate interest rate, instead of passing such interest to finance company. Provides **user** with the maximum possible control and flexibility in use of their money.

DESCRIPTION OF DRAWING(S) - The figure shows the flow diagram explaining the programming and use of the **bank** card.

Bank card (10)

Customer (14)

Customer 's **bank** (16)

pp; 4 DwgNo 1/1

Title Terms: DEBIT; CREDIT; **BANK** ; CARD; AUTOMATIC; TELLER; MACHINE; ESTABLISH; LINE; CREDIT; **CUSTOMER** ; BASED; **BANK** ; RISK; ASSESS; **CUSTOMER**

Derwent Class: T01; T05

International Patent Class (Main): G06F-017/60

File Segment: EPI

12/5/18 (Item 14 from file: 350)

DIALOG(R)File 350:Derwent WPIX

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014785046 **Image available**

WPI Acc No: 2002-605752/200265

System and method for paying for credit card fees using debit card

Patent Assignee: SAMSUNG CARD CO LTD (SMSU)

Inventor: JUNG H I; KIM J H

Number of Countries: 001 Number of Patents: 001

Patent Family:

Patent No	Kind	Date	Applicat No	Kind	Date	Week
KR 2002021488	A	20020321	KR 200054212	A	20000915	200265 B

Priority Applications (No Type Date): KR 200054212 A 20000915

Patent Details:

Patent No Kind Lan Pg Main IPC Filing Notes
KR 2002021488 A 1 G06F-017/60

Abstract (Basic): KR 2002021488 A

NOVELTY - A system and method for paying for credit card fees using a debit card are provided to approve a debit card by linking remain of an account and **credit line** of the credit card, and pay with the credit card when the remain is not sufficient.

DETAILED DESCRIPTION - The **user** receives the issued credit card(210). When using the credit card at a credit card store, the **user** takes the use approval procedures through a credit card terminal of the store(220). A credit card company grants the use approval to the **user** only within the **credit line** of the credit card(230). In the first, the credit card store demands the payment in the debit card to a relevant **bank** , and only in case that the balance is short, the **user** pays the rest in the credit card(240-254).

pp; 1 DwgNo 1/10

Title Terms: SYSTEM; METHOD; PAY; CREDIT; CARD; FEE; DEBIT; CARD

Derwent Class: T01

International Patent Class (Main): G06F-017/60

File Segment: EPI

12/5/19 (Item 15 from file: 350)

DIALOG(R)File 350:Derwent WPIX

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014762576 **Image available**

WPI Acc No: 2002-583280/200262

XRPX Acc No: N02-462640

Deferred payment purchase performing method in e-commerce, involves

performing purchase transaction against deferred credit line for user up to deferred credit limit proposed by financial institution

Patent Assignee: EUBANKS T (EUBA-I)

Inventor: EUBANKS T

Number of Countries: 001 Number of Patents: 001

Patent Family:

Patent No	Kind	Date	Applicat No	Kind	Date	Week
US 20020091634	A1	20020711	US 2001758846	A	20010111	200262 B

Priority Applications (No Type Date): US 2001758846 A 20010111

Patent Details:

Patent No Kind Lan Pg Main IPC Filing Notes
US 20020091634 A1 23 G06F-017/60

Abstract (Basic): US 20020091634 A1

NOVELTY - A deferred credit limit for a deferred **credit line** for a **user** , is determined using a deferred payment **credit line** status comprising approval or denial indications from a **financial institution** based on personal information from the **user** . Purchase transactions are performed against the deferred **credit line** , upon request from the **user** , up to the determined credit limit.

DETAILED DESCRIPTION - INDEPENDENT CLAIMS are included for the following:

- (1) Deferred payment purchase performing system; and
- (2) Computer readable medium storing deferred payment purchase performing program.

USE - For performing deferred payment purchases in

electronic-commerce (e-commerce) and using variety of mechanisms such as Internet, catalogs, television, traditional brick and mortar stores or directly from manufacturer.

ADVANTAGE - Allows a **user** to purchase various goods and services using deferred payment system and removes the credit application responsibilities from the merchant and introduces pre-approved **customer** to the merchant. The **customer** can pay a portion of the entire balance at any time prior to expiration of the deferral period without incurring any interest or pre-payment penalties.

DESCRIPTION OF DRAWING(S) - The figure shows the flow diagram illustrating deferred payment purchase performing process.

pp; 23 DwgNo 8B/12

Title Terms: DEFER; PAY; PURCHASE; PERFORMANCE; METHOD; PERFORMANCE; PURCHASE; TRANSACTION; DEFER; CREDIT; LINE; **USER** ; UP; DEFER; CREDIT; LIMIT; PROPOSED; FINANCIAL; INSTITUTION

Derwent Class: T01; T05

International Patent Class (Main): **G06F-017/60**

File Segment: EPI

12/5/20 (Item 16 from file: 350)

DIALOG(R)File 350:Derwent WPIX

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014697822 **Image available**

WPI Acc No: 2002-518526/200255

XRPX Acc No: N02-410412

Credit card transactions processing method in financial institution , involves deciding whether transaction data meets specific requirement included in predefined balance rule, to allocate financial transaction
Patent Assignee: CITIBANK NA (CITI-N); BEHRENBRINKER A M (BEHR-I); FEIGHT R D (FEIG-I)

Inventor: BEHRENBRINKER A M; FEIGHT R D

Number of Countries: 098 Number of Patents: 003

Patent Family:

Patent No	Kind	Date	Applicat No	Kind	Date	Week
US 20020062279	A1	20020523	US 2000252243	P	20001121	200255 B
			US 2001984809	A	20011031	
WO 200269072	A2	20020906	WO 2001US43126	A	20011119	200268
AU 2001297654	A1	20020912	AU 2001297654	A	20011119	200433

Priority Applications (No Type Date): US 2000252243 P 20001121; US 2001984809 A 20011031

Patent Details:

Patent No	Kind	Lan	Pg	Main IPC	Filing Notes
US 20020062279	A1		11	G06F-017/60	Provisional application US 2000252243

WO 200269072 A2 E G06F-000/00

Designated States (National): AE AG AL AM AT AU AZ BA BB BG BR BY BZ CA CH CN CO CR CU CZ DE DK DM DZ EC EE ES FI GB GD GE GH GM HR HU ID IL IN IS JP KE KG KP KR KZ LC LK LR LS LT LU LV MA MD MG MK MN MW MX MZ NO NZ PH PL PT RO RU SD SE SG SI SK SL TJ TM TR TT TZ UA UG UZ VN YU ZA ZW

Designated States (Regional): AT BE CH CY DE DK EA ES FI FR GB GH GM GR IE IT KE LS LU MC MW MZ NL OA PT SD SE SL SZ TR TZ UG ZM ZW

AU 2001297654 A1 G06F-017/60 Based on patent WO 200269072

Abstract (Basic): US 20020062279 A1

NOVELTY - A stored balance rule including a predetermined requirement corresponding to a transaction data, identified using **customer** account number, is retrieved. The transaction data is

compared with the predefined stored balance rule to decide if the transaction data meets the preset requirement, for allocating the financial transaction to a predefined balance segment associated with the account number and the balance rule.

DETAILED DESCRIPTION - An INDEPENDENT CLAIM is included for credit card transaction processing system.

USE - In **financial institution** such as local and national **banks** for processing credit card transactions between **customer** and merchant account.

ADVANTAGE - Credit card issuers are allowed to provide **customers** with special promotions such as reduced interest rates, increased **credit lines**, reduced minimum payments, and reduced fees for credit card transactions at a particular merchant or for transactions of a particular nature such as Internet purchases, automobile-related purchases, by deciding whether the transaction data meets the specific requirement or not.

DESCRIPTION OF DRAWING(S) - The figure shows the flowchart explaining the process involved in the credit card transactions.

pp; 11 DwgNo 3/3

Title Terms: CREDIT; CARD; TRANSACTION; PROCESS; METHOD; FINANCIAL; INSTITUTION; DECIDE; TRANSACTION; DATA; SPECIFIC; REQUIRE; PREDEFINED; BALANCE; RULE; ALLOCATE; FINANCIAL; TRANSACTION

Derwent Class: T01; T05

International Patent Class (Main): G06F-000/00 ; G06F-017/60

File Segment: EPI

12/5/21 (Item 17 from file: 350)

DIALOG(R)File 350:Derwent WPIX

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014537877 **Image available**

WPI Acc No: 2002-358580/200239

Method for booting linux operating system

Patent Assignee: LINUDIX CO LTD (LINU-N)

Inventor: KIM G S

Number of Countries: 001 Number of Patents: 001

Patent Family:

Patent No	Kind	Date	Applicat No	Kind	Date	Week
KR 2001087868	A	20010926	KR 200011676	A	20000309	200239 B

Priority Applications (No Type Date): KR 200011676 A 20000309

Patent Details:

Patent No	Kind	Lan Pg	Main IPC	Filing Notes
KR 2001087868	A	1	G06F-009/24	

Abstract (Basic): KR 2001087868 A

NOVELTY - A method for booting the LINUX operating system is provided to mount the LINUX operating system on a flash ROM, not on a floppy disk or hard disk, and to begin the booting in the LINUX by applying a 68000 series micro controller to an embedded system.

DETAILED DESCRIPTION - When a BLFEL(Boot Loader For Embedded Linux) program is performed, the component hardware of LOC(Linux On Chip) becomes initialized(S100). The OS(Operating System) determines if the monitor mode is operated or not(S150). When the signal, which delivers a command from a host computer, is sent to the **LOC**, the OS runs the **monitor** mode(S200). The OS checks if the flash memory is normal or not(S250). If the flash memory is not normal, the process returns to the S200 step. Otherwise, a LINUX kernel image, binary file, is downloaded from the host computer and stored to the flash memory. The

OS reads and mounts the LINUX kernel image to a RAM memory(S300), and jumps to the start address of the LINUX kernel(S400).

pp; 1 DwgNo 1/10

Title Terms: METHOD; OPERATE; SYSTEM

Derwent Class: T01

International Patent Class (Main): G06F-009/24

File Segment: EPI

12/5/22 (Item 18 from file: 350)

DIALOG(R)File 350:Derwent WPIX

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014492620 **Image available**

WPI Acc No: 2002-313323/200235

XRPX Acc No: N02-245953

On- line credit statement delivery method involves delivering detailed credit statement for all credit card transactions of user irrespective of obligor's demand

Patent Assignee: TOPPAN MOORE KK (TOPP)

Number of Countries: 001 Number of Patents: 001

Patent Family:

Patent No	Kind	Date	Applicat No	Kind	Date	Week
JP 2002092325	A	20020329	JP 2000282157	A	20000918	200235 B

Priority Applications (No Type Date): JP 2000282157 A 20000918

Patent Details:

Patent No Kind Lan Pg Main IPC Filing Notes

JP 2002092325 A 10 G06F-017/60

Abstract (Basic): JP 2002092325 A

NOVELTY - A detailed credit statement for all the credit card transactions of user (10) is delivered to the obligor through internet (30) by the associated credit card company (20), irrespective of the obligor's demand.

USE - For delivering credit statement and bank transfer statement to user through internet.

ADVANTAGE - Enables a credit card user to obtain full details of his/her card transactions easily through internet.

DESCRIPTION OF DRAWING(S) - The figure shows the block diagram of on- line credit statement delivery system. (Drawing includes non-English language text).

User (10)

Credit card company (20)

Internet (30)

pp; 10 DwgNo 1/5

Title Terms: LINE; CREDIT; STATEMENT; DELIVER; METHOD; DELIVER; DETAIL;

CREDIT; STATEMENT; CREDIT; CARD; TRANSACTION; USER ; IRRESPECTIVE;

DEMAND

Derwent Class: T01

International Patent Class (Main): G06F-017/60

File Segment: EPI

12/5/23 (Item 19 from file: 350)

DIALOG(R)File 350:Derwent WPIX

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014448548 **Image available**

WPI Acc No: 2002-269251/200231

XRPX Acc No: N02-209514

Distributed clearing of electronic payments e.g. for Internet, where trust function is distributed to banks of transaction parties and payment cleared through electronic clearing bank that aggregates and nets credits of those banks

Patent Assignee: CLEAR2PAY INC (CLEA-N)

Inventor: DEGRAEVE W; INGELS J

Number of Countries: 095 Number of Patents: 002

Patent Family:

Patent No	Kind	Date	Applicat No	Kind	Date	Week
WO 200215088	A1	20020221	WO 2001US25209	A	20010814	200231 B
AU 200183308	A	20020225	AU 200183308	A	20010814	200245

Priority Applications (No Type Date): US 2000638821 A 20000814

Patent Details:

Patent No	Kind	Lan	Pg	Main IPC	Filing Notes
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WO 200215088	A1	E	26	G06F-017/60	
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Designated States (National): AE AG AL AM AT AU AZ BA BB BG BR BY BZ CA CH CN CO CR CU CZ DE DK DM DZ EC EE ES FI GB GD GE GH GM HR HU ID IL IN IS JP KE KG KP KR KZ LC LK LR LS LT LU LV MA MD MG MK MN MW MX MZ NO NZ PL PT RO RU SD SE SG SI SK SL TJ TM TR TT TZ UA UG UZ VN YU ZA ZW

Designated States (Regional): AT BE CH CY DE DK EA ES FI FR GB GH GM GR IE IT KE LS LU MC MW MZ NL OA PT SD SE SL SZ TR TZ UG ZW

AU 200183308	A			G06F-017/60	Based on patent WO 200215088
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Abstract (Basic): WO 200215088 A1

NOVELTY - Method for providing electronic clearing of electronic buy-sell transactions in which the trust function is distributed among the **banks** of the transaction parties and payment is cleared through an electronic clearing **bank** that aggregates and nets credits of those **banks**. A **buyer** at node (10) has an e- **credit line** with a local **bank** (30). A seller at node (20) has an e- **credit line** with a local **bank** (40).

DETAILED DESCRIPTION - An electronic marketplace (50) is provided for buy-sell transactions. An electronic clearinghouse (60) mediates electronic transactions between the **buyer's bank** (30) and seller's **bank** (40).

An INDEPENDENT CLAIM is also included for a system for settling payments

USE - For the Internet.

ADVANTAGE - Allows businesses, **consumers**, **banks** and e-commerce marketplaces (web sites) to conduct secure financial transactions over the Internet using a globally consistent system. Maximizes security and privacy by minimizing transmission and possession of financial information. Parties may avoid the exchange of financial data over the Internet even between themselves. Enables transaction parties to keep their financial information where it has been provided traditionally at its **bank**. Electronic marketplaces are also benefits by the invention. They are relieved of the burden of verification and of handling financial information about the parties, both of which involve additional operating costs and exposure to liability. Allows the marketplaces to focus on their primary mission: to match transaction parties and facilitate formation of contracts. Provides local **banks** the substantial advantage of new relevance and the opportunity to become central players in electronic commerce at the relatively low cost of establishing e- **credit lines** for its **customers** and establishing the clearing arrangement.

DESCRIPTION OF DRAWING(S) - The diagram shows the components of the invention
e-marketplaces (50)

buyer (10)
local bank (30,40)
pp; 26 DwgNo 1/7
Title Terms: DISTRIBUTE; CLEAR; ELECTRONIC; FUNCTION; DISTRIBUTE; **BANK** ;
TRANSACTION; **PARTY** ; PAY; CLEAR; THROUGH; ELECTRONIC; CLEAR; **BANK** ;
AGGREGATE; NET; CREDIT; **BANK**
Derwent Class: T01; T05
International Patent Class (Main): **G06F-017/60**
File Segment: EPI

12/5/24 (Item 20 from file: 350)
DIALOG(R)File 350:Derwent WPIX
(c) 2004 Thomson Derwent. All rts. reserv.

014402383 **Image available**
WPI Acc No: 2002-223086/200228

Reservation system using card medium
Patent Assignee: E-PASSBANK CO LTD (EPAS-N)
Inventor: WOO J U
Number of Countries: 001 Number of Patents: 001
Patent Family:

Patent No	Kind	Date	Applicat No	Kind	Date	Week
KR 2001096863	A	20011108	KR 200019824	A	20000415	200228 B

Priority Applications (No Type Date): KR 200019824 A 20000415

Patent Details:

Patent No	Kind	Lan Pg	Main IPC	Filing Notes
KR 2001096863	A	1	G06F-019/00	

Abstract (Basic): KR 2001096863 A

NOVELTY - A reservation system using a card medium is provided to efficiently confirm reservations by confirming in real time various reservations using the card medium through a card terminal.

DETAILED DESCRIPTION - A CS is a communication server in order to communicate with card terminals(CT-1-CT-n) through a network made up of a PSTN(Public Switched Telephone Network) or a dedicated line network(such as a KORNET, HINET-P,CO-LAN). A modem for communication is installed in the network and the CS. A management server(MS) is connected to the communication server(CS) through the medium of a private line and transfers reservation information reserved by a **user** to the card terminal(one of the CT-1-CT-n) of a cooperated member store corresponding to the reservation through the medium of the communication server(CS), the modem, and the network. An automatic response service server(ARS-S) is connected to the management server(MS) through the private line and communicates with telephones(UP-1-UP-n) of the **user** through the network. A payment certification server(PS) of a credit card company or a debit card **bank** is connected to the automatic response service server(ARS-S) through the private line, certifies **credit** information and a payment ability of the corresponding **client** by using the certifying information of a credit card number, a debit card number, and a password of the reservation **client** transferred from the automatic response service server(ARS-S), and transfers the certified result to the automatic response service server(ARS-S).

pp; 1 DwgNo 1/10
Title Terms: RESERVE; SYSTEM; CARD; MEDIUM
Derwent Class: T01
International Patent Class (Main): **G06F-019/00**
File Segment: EPI

12/5/25 (Item 21 from file: 350)

DIALOG(R) File 350:Derwent WPIX

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014385028 **Image available**

WPI Acc No: 2002-205731/200226

XRPX Acc No: N02-156700

On- line credit services brokering by filtering application data to perform underwriting evaluation and preparing a list of qualified credit options

Patent Assignee: LIVECAPITAL INC (LIVE-N)

Inventor: BEG M M; GROSSMAN D D; MEYERS J M

Number of Countries: 094 Number of Patents: 002

Patent Family:

Patent No	Kind	Date	Applicat No	Kind	Date	Week
WO 200180123	A1	20011025	WO 2001US11668	A	20010409	200226 B
AU 200153332	A	20011030	AU 200153332	A	20010409	200226

Priority Applications (No Type Date): US 2000549822 A 20000414

Patent Details:

Patent No Kind Lan Pg Main IPC Filing Notes

WO 200180123 A1 E 71 G06F-017/60

Designated States (National): AE AG AL AM AT AU AZ BA BB BG BR BY BZ CA CH CN CO CR CU CZ DE DK DM DZ EE ES FI GB GD GE GH GM HR HU ID IL IN IS JP KE KG KP KR KZ LC LK LR LS LT LU LV MA MD MG MK MN MW MX MZ NO NZ PL PT RO RU SD SE SG SI SK SL TJ TM TR TT TZ UA UG UZ VN YU ZA ZW

Designated States (Regional): AT BE CH CY DE DK EA ES FI FR GB GH GM GR IE IT KE LS LU MC MW MZ NL OA PT SD SE SL SZ TR TZ UG ZW

AU 200153332 A G06F-017/60 Based on patent WO 200180123

Abstract (Basic): WO 200180123 A1

NOVELTY - An applicant (303) submits a message containing application data to a broker (305), requesting credit **history** from on- line credit history databases maintained by a credit bureau (311). A credit score is calculated for the applicant, before performing an underwriting evaluation process that compares applicant characteristics against underwriting criteria for credit options offered by the broker, in order to produce a response for the applicant.

DETAILED DESCRIPTION - INDEPENDENT CLAIMS are included for

(1) a computer readable medium with instructions.

(2) a method of communicating between client and **server** computers.

(3) a method of providing business credit over a network.

(4) a computer data signal in a carrier wave.

(5) **server** computer apparatus.

(6) **server** computer system.

USE - Automatic business credit approval.

ADVANTAGE - Simplified data entry to automate necessary brokering tasks.

DESCRIPTION OF DRAWING(S) - The drawing shows a sequence of messages exchanged

Applicant (303)

Broker (305)

Credit bureau (311)

pp; 71 DwgNo 3B/11

Title Terms: LINE; CREDIT; SERVICE; FILTER; APPLY; DATA; PERFORMANCE; EVALUATE; PREPARATION; LIST; QUALIFY; CREDIT; OPTION

Derwent Class: T01; T05
International Patent Class (Main): G06F-017/60
File Segment: EPI

12/5/26 (Item 22 from file: 350)

DIALOG(R)File 350:Derwent WPIX
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014357059 **Image available**
WPI Acc No: 2002-177760/200223
XRPX Acc No: N02-135342

Electronic receipt publishing system, has store server requests issuance of receipt to receipt issuing unit of an authenticating server if payment is made to a payment server via user terminal

Patent Assignee: OKI ELECTRIC IND CO LTD (OKID)

Number of Countries: 001 Number of Patents: 001

Patent Family:

Patent No	Kind	Date	Applicat No	Kind	Date	Week
JP 2002024747	A	20020125	JP 2000212093	A	20000713	200223 B

Priority Applications (No Type Date): JP 2000212093 A 20000713

Patent Details:

Patent No	Kind	Lan	Pg	Main IPC	Filing Notes
JP 2002024747	A		14	G06F-019/00	

Abstract (Basic): JP 2002024747 A

NOVELTY - A store server (30) requests the issuance of receipt to the receipt issuing unit (52) of an authenticating server (50) if payment is made to a payment server (40) via a **user** terminal (10). The published receipt is then supplied both to the **user** terminal and a storage server (60).

USE - For e.g. transferring account from one **bank** to another, on-line **credit** card payments.

ADVANTAGE - Enables highly-efficient issuance of electronic receipts while enabling modifications to be made on the issued receipt if necessary.

DESCRIPTION OF DRAWING(S) - The figure shows the block diagram of the electronic commerce system. (Drawing includes non-English language text)

User terminal (10)
Store server (30)
Payment server (40)
Authenticating server (50)
Receipt issuing unit (52)
Storage server (60)
pp; 14 DwgNo 1/12

Title Terms: ELECTRONIC; RECEIPT; PUBLICATION; SYSTEM; STORAGE; SERVE; REQUEST; RECEIPT; RECEIPT; ISSUE; UNIT; AUTHENTICITY; SERVE; PAY; MADE; PAY; SERVE; **USER** ; TERMINAL

Derwent Class: P85; T01

International Patent Class (Main): G06F-019/00

International Patent Class (Additional): G06F-017/60 ; G09C-001/00

File Segment: EPI; EngPI

12/5/27 (Item 23 from file: 350)

DIALOG(R)File 350:Derwent WPIX
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014301039 **Image available**
WPI Acc No: 2002-121743/200216
Related WPI Acc No: 2001-316354; 2002-130188
XRPX Acc No: N02-091371

**On-line information system for stock purchase, includes transfer agent
which processes information entered by customer for managing back end
functions**

Patent Assignee: STOCKPOWER INC (STOC-N); STOCK POWER INC (STOC-N)
Inventor: ALLIO G M; GUTHRIE P; HO M; WESSON R H
Number of Countries: 087 Number of Patents: 002
Patent Family:

Patent No	Kind	Date	Applicat No	Kind	Date	Week
WO 200131536	A2	20010503	WO 2000US29200	A	20001023	200216 B
AU 200112255	A	20010508	AU 200112255	A	20001023	200216

Priority Applications (No Type Date): US 99160914 P 19991022

Patent Details:

Patent No	Kind	Lan	Pg	Main IPC	Filing Notes
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WO 200131536	A2	E	34	G06F-017/60	
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Designated States (National): AE AL AM AT AU AZ BA BB BG BR BY CA CH CN
CU CZ DE DK EE ES FI GB GD GE GH GM HR HU ID IL IN IS JP KE KG KP KR KZ
LC LK LR LS LT LU LV MD MG MK MN MW MX NO NZ PL PT RO RU SD SE SG SI SK
SL TJ TM TR TT UA UG UZ VN YU ZA ZW

Designated States (Regional): AT BE CH CY DE DK EA ES FI FR GB GH GM GR
IE IT KE LS LU MC MW MZ NL OA PT SD SE SL SZ TZ UG ZW

AU 200112255	A			G06F-017/60	Based on patent WO 200131536
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Abstract (Basic): WO 200131536 A2

NOVELTY - A direct stock purchase system (302) enables **customer** to enter information into and obtain from the system. A transfer agent (304) processes information for managing back end functions and a payment system (306) accommodating payment mechanisms, obtains payment directly from **customer** 's account with **financial institution** . The system (302) transmits and obtains information from the agent and payment system.

DETAILED DESCRIPTION - An INDEPENDENT CLAIM is also included for on- **line equity** purchasing method.

USE - In on-line transaction of shares.

ADVANTAGE - The transfer agent also performs book-keeping, manages dividend programs and facilitates legally required communication. The system accommodates a variety of different payment mechanisms and obtains investments and fees directly from the investor's **bank** or another account with a **financial institution** . Provides the capability to directly purchase company stocks on-line.

DESCRIPTION OF DRAWING(S) - The figure shows the system that allows on-line purchase of company's equity.

Direct stock purchase system (302)

Transfer agent (304)

Payment system (306)

pp; 34 DwgNo 3/8

Title Terms: LINE; INFORMATION; SYSTEM; STOCK; PURCHASE; TRANSFER; AGENT;
PROCESS; INFORMATION; ENTER; **CUSTOMER** ; MANAGE; BACK; END; FUNCTION

Derwent Class: T01; T05

International Patent Class (Main): **G06F-017/60**

File Segment: EPI

12/5/28 (Item 24 from file: 350)

DIALOG(R)File 350:Derwent WPIX

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014161545 **Image available**

WPI Acc No: 2001-645773/200174

System and method for agency settlement using credit card and mobile communication

Patent Assignee: JUNG S W (JUNG-I)

Inventor: JUNG S W

Number of Countries: 001 Number of Patents: 001

Patent Family:

Patent No	Kind	Date	Applicat No	Kind	Date	Week
KR 2001044684	A	20010605	KR 200113537	A	20010316	200174 B

Priority Applications (No Type Date): KR 200113537 A 20010316

Patent Details:

Patent No	Kind	Lan Pg	Main IPC	Filing Notes
KR 2001044684	A	1	G06F-019/00	

Abstract (Basic): KR 2001044684 A

NOVELTY - A system and method for the agency settlement using the credit card and mobile communication are provided to enable a **customer** to settle the payment of an off-line enterprise only with a mobile phone number and a password number.

DETAILED DESCRIPTION - The system comprises agencies 1-N(100,101,102,103), a **financial institution** (200) (credit card company or **bank**), an agency settlement system(300), and a mobile communication provider(400). When receiving a new credit card, the **customer** registers the mobile phone number, the password number for the mobile phone settlement, and the information on a basic card issue. Agencies offer the **customer** an item and service for settling an account on off- **line** . A **credit** card company(200) has an electronic financial settlement system(210) and DB(220) for settling the general account. The agency settlement system has a web server(310), which runs an agency settlement program and a settlement permission program mounted on the agency and credit card company, a DB server(320), which stores permission number, mobile phone number, limited **customer** information, and so on, and an SMS(Short Message Service) processing server(330), which processes the SMS connected to the mobile communication provider via X.25 leased line. The mobile communication provider has an SMS server(410), which performs a mobile communication service, and an accounting server(420), which asks a use bill of the agency settlement system.

pp; 1 DwgNo 1/10

Title Terms: SYSTEM; METHOD; AGENT; SETTLE; CREDIT; CARD; MOBILE;
COMMUNICATE

Derwent Class: T01

International Patent Class (Main): **G06F-019/00**

File Segment: EPI

12/5/29 (Item 25 from file: 350)

DIALOG(R)File 350:Derwent WPIX

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014141126 **Image available**

WPI Acc No: 2001-625337/200172

XRPX Acc No: N01-466095

Conducting network-based credit application process in finance business operations

Patent Assignee: ACCENTURE LLP (ACCE-N); ANDERSEN CONSULTING LLP (ANDE-N)

Inventor: CHU K; CORNELIUS R D; STEPNICZKA A

Number of Countries: 087 Number of Patents: 003

Patent Family:

Patent No	Kind	Date	Applicat No	Kind	Date	Week
WO 200146889	A2	20010628	WO 2000US35216	A	20001222	200172 B
AU 200122914	A	20010703	AU 200122914	A	20001222	200172
EP 1259916	A2	20021127	EP 2000986732	A	20001222	200302
			WO 2000US35216	A	20001222	

Priority Applications (No Type Date): US 99470805 A 19991222; US 99469525 A 19991222; US 99470039 A 19991222

Patent Details:

Patent No Kind Lan Pg Main IPC Filing Notes

WO 200146889 A2 E 530 G06F-017/60

Designated States (National): AL AM AT AU AZ BA BB BG BR BY CA CH CN CU CZ DE DK DM DZ EE ES FI GB GE GH GM HR HU ID IL IS JP KE KG KP KR KZ LC LK LR LS LT LU LV MA MD MG MK MN MW MX NO NZ PL PT RO RU SD SE SG SI SK SL TJ TM TR TT UA UG UZ VN YU ZW

Designated States (Regional): AT BE CH CY DE DK EA ES FI FR GB GH GM GR IE IT KE LS LU MC MW MZ NL OA PT SD SE SL SZ TR TZ UG ZW

AU 200122914 A G06F-017/60 Based on patent WO 200146889

EP 1259916 A2 E G06F-017/60 Based on patent WO 200146889

Designated States (Regional): AL AT BE CH CY DE DK ES FI FR GB GR IE IT LI LT LU LV MC MK NL PT RO SE SI TR

Abstract (Basic): WO 200146889 A2

NOVELTY - Credit application is received from **buyer** via a network, and sent to the **bank** through a network for assessment based on credit application. On approval, **buyer** is registered by assigning an identifier, so that a password is generated for the **buyer**. The identifier and password are stored in a database. The **buyer** is sent a password utilizing the network.

DETAILED DESCRIPTION - The **buyer** is issued a card reflecting the identifier, and may be delivered by courier, receipt of which is acknowledged by **buyer** to the **bank**. A credit limit may be set as well as a **line of credit**. AN INDEPENDENT CLAIM is made for:

- (a) A computer program embodied on a computer readable medium for credit application process;
- (b) A system for carrying out a credit application process;
- (c) A method for initiating an agreement utilizing a network; and
- (d) Method of providing information services while facilitating a transaction between a **buyer** and seller utilizing a network.

USE - For credit application process.

ADVANTAGE - Uses object-oriented programming, which is used to develop complex applications, which allows creation of an object that is part of another object. Information may be displayed on procedures involving the goods, and current events utilizing the network. Risk associated with the transaction may be reduced by offering insurance.

DESCRIPTION OF DRAWING(S) - Drawing illustrates several e-Commerce capabilities of the VTrade system, including e-Information Convergence, e-Procurement, e-Billing and e-Invoicing, and e-Auctioning.

pp; 530 DwgNo 3/111

Title Terms: CONDUCTING; NETWORK; BASED; CREDIT; APPLY; PROCESS; FINANCIAL; BUSINESS; OPERATE

Derwent Class: T01; T05

International Patent Class (Main): G06F-017/60

File Segment: EPI

12/5/30 (Item 26 from file: 350)
DIALOG(R)File 350:Derwent WPIX

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014004707 **Image available**

WPI Acc No: 2001-488921/200153

XRPX Acc No: N01-361717

Data processing system for managing several accounts providing home equity based credit has computer programmed to monitor financing events in each account and adjust account credit access in accordance with events

Patent Assignee: O'MALLEY R J (OMAL-I); VERNAGLIA M A (VERN-I)

Inventor: O'MALLEY R J; VERNAGLIA M A

Number of Countries: 024 Number of Patents: 001

Patent Family:

Patent No	Kind	Date	Applicat No	Kind	Date	Week
WO 200157709	A2	20010809	WO 2001US3215	A	20010131	200153 B

Priority Applications (No Type Date): US 2000495647 A 20000201

Patent Details:

Patent No	Kind	Lan	Pg	Main IPC	Filing Notes
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WO 200157709	A2	E	27	G06F-017/00	
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Designated States (National): CN IN JP KR SG

Designated States (Regional): AT BE CH CY DE DK ES FI FR GB GR IE IT LU MC NL PT SE TR

Abstract (Basic): WO 200157709 A2

NOVELTY - A computer may be interconnected to a wide area network. The computer includes a database comprising plural accounts, which establish home equity based credit for their account holders. The computer further comprises input device for collecting account parameters and information in support of equity financing. The computer is programmed to monitor financing events in each account and adjust account credit access in accordance with the events.

DETAILED DESCRIPTION - INDEPENDENT CLAIMS are included for:

- (a) a computer based method for providing a **line of credit** to an owner of real property
- (b) a system for providing a **line of credit** to an owner of real property
- (c) a system for providing a **line of credit** to an owner of real property
- (d) a system for collateralizing a **line of credit** to secure a **lender** against default by an applicant

USE - As a data processing system interconnected to a wide area network, such as the Internet, for providing home equity based financing e.g. for managing an account program for controlling and supporting home equity based funding for purchases.

ADVANTAGE - Offers **consumers** equity-backed credit in the form of a credit card for easy, daily transactional use. Assesses and tracks daily transactions of a credit account secured by a **consumer**'s home equity value. Can manage a number of equity accounts, each account individually associated with a separate **consumer** equity plan.

DESCRIPTION OF DRAWING(S) - The drawing is a detailed view of the data processing system according to the present invention.

credit card organization (385)

pp; 27 DwgNo 1b/6

Title Terms: DATA; PROCESS; SYSTEM; MANAGE; ACCOUNT; HOME; BASED; CREDIT; COMPUTER; PROGRAM; MONITOR; EVENT; ACCOUNT; ADJUST; ACCOUNT; CREDIT; ACCESS; ACCORD; EVENT

Derwent Class: T01

International Patent Class (Main): G06F-017/00

File Segment: EPI

12/5/31 (Item 27 from file: 350)
DIALOG(R)File 350:Derwent WPIX
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013991252 **Image available**
WPI Acc No: 2001-475467/200151
XRPX Acc No: N01-351971

On- line consumer credit data reporting system for providing a
credit checking service for financial institutions
Patent Assignee: DUHON E M (DUHO-I); CONSUMER CREDIT ASSOC INC (CONS-N)
Inventor: DUHON E M

Number of Countries: 001 Number of Patents: 002

Patent Family:

Patent No	Kind	Date	Applicat No	Kind	Date	Week
US 20010011245	A1	20010802	US 9895779	A	19980611	200151 B
US 6311169	B2	20011030	US 9895779	A	19980611	200172

Priority Applications (No Type Date): US 9895779 A 19980611

Patent Details:

Patent No	Kind	Lan	Pg	Main IPC	Filing Notes
US 20010011245	A1		26	G06F-017/60	
US 6311169	B2			G06G-007/52	

Abstract (Basic): US 20010011245 A1

NOVELTY - The **consumer** credit information **data base** (112) is controlled by a computerized system which stores current **consumer** credit information, as well as historical credit data information. The computerized system is programmed to present current and historical credit data information to on-line **users** (104,105) so that better assessments can be made as to the credit worthiness of a **consumer**.

DETAILED DESCRIPTION - An INDEPENDENT CLAIM is included for a method of programming a computerized system to provide screen displays of **consumer** credit information.

USE - For on- line **consumer** credit reporting.

ADVANTAGE - The system provides an improved graphical **user** interface that provides the credit **history** information in an efficient and understandable manner.

DESCRIPTION OF DRAWING(S) - The figure shown is a block diagram of the software functions.

GUI **clients** (105)

data base (112)

clients (104)

pp; 26 DwgNo 2/17

Title Terms: LINE; CONSUME; CREDIT; DATA; REPORT; SYSTEM; CREDIT; CHECK;
SERVICE; FINANCIAL; INSTITUTION

Derwent Class: T01

International Patent Class (Main): G06F-017/60 ; G06G-007/52

File Segment: EPI

12/5/32 (Item 28 from file: 350)
DIALOG(R)File 350:Derwent WPIX
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013871866 **Image available**
WPI Acc No: 2001-356078/200137
XRPX Acc No: N01-258712

Electronic commerce system using a bank account and an accounting limit

of credit for an electronic credit card over the Internet for safe transactions

Patent Assignee: LEE S W (LEES-I)

Inventor: LEE S W

Number of Countries: 095 Number of Patents: 009

Patent Family:

Patent No	Kind	Date	Applicat No	Kind	Date	Week
WO 200139057	A1	20010531	WO 2000KR1352	A	20001124	200137 B
AU 200118986	A	20010604	AU 200118986	A	20001124	200153
KR 2001051103	A	20010625	KR 200061312	A	20001018	200172
KR 2001051457	A	20010625	KR 200065386	A	20001104	200172
KR 2001051710	A	20010625	KR 200067842	A	20001115	200172
EP 1259913	A1	20021127	EP 2000981877	A	20001124	200302
			WO 2000KR1352	A	20001124	
KR 2002059784	A	20020713	KR 2002706652	A	20020524	200306
JP 2003515820	W	20030507	WO 2000KR1352	A	20001124	200331
			JP 2001540651	A	20001124	
CN 1399755	A	20030226	CN 2000816161	A	20001124	200337

Priority Applications (No Type Date): KR 200014646 A 20000322; KR 9952538 A 19991124

Patent Details:

Patent No	Kind	Lan	Pg	Main IPC	Filing Notes
WO 200139057	A1	E	52	G06F-017/60	
Designated States (National): AE AG AL AM AT AU AZ BA BB BG BR BY BZ CA CH CN CR CU CZ DE DK DM DZ EE ES FI GB GD GE GH GM HR HU ID IL IN IS JP KE KG KP KR KZ LC LK LR LS LT LU LV MA MD MG MK MN MW MX MZ NO NZ PL PT RO RU SD SE SG SI SK SL TJ TM TR TT TZ UA UG US UZ VN YU ZA ZW					
Designated States (Regional): AT BE CH CY DE DK EA ES FI FR GB GH GM GR IE IT KE LS LU MC MW MZ NL OA PT SD SE SL SZ TR TZ UG ZW					
AU 200118986	A			G06F-017/60	Based on patent WO 200139057
KR 2001051103	A			G06F-017/60	
KR 2001051457	A			G06F-017/60	
KR 2001051710	A			G06F-017/60	
EP 1259913	A1	E		G06F-017/60	Based on patent WO 200139057
Designated States (Regional): AL AT BE CH CY DE DK ES FI FR GB GR IE IT LI LT LU LV MC MK NL PT RO SE SI TR					
KR 2002059784	A			G06F-017/60	
JP 2003515820	W		57	G06F-017/60	Based on patent WO 200139057
CN 1399755	A			G06F-017/60	

Abstract (Basic): WO 200139057 A1

NOVELTY - A **customer client** system (10) is a computer system connected to an electronic commerce server system (20) connected to a **bank** server system (30) and to the server systems of a mobile phone company (60), of a supply company (70) and of a distribution company (80). A **bank** account server system (40) implements Internet electronic commerce and data of the electronic commerce exclusive **bank** account number is stored in the server system (40), which guarantees safe transactions of electronic commerce using mobile phones or cards matched to a credit card number.

DETAILED DESCRIPTION - AN INDEPENDENT CLAIM is included for an electronic commerce method.

USE - Conducting electronic commerce using exclusive **bank** account and **credit line** limit of credit cards.

ADVANTAGE - Providing safe transactions over the Internet.

DESCRIPTION OF DRAWING(S) - The drawing shows the system

Customer client system (10)

Server system (20)

Bank server system (30)

Mobile phone company server (60)
Supply company server (70)
Bank account server system (40)
pp; 52 DwgNo 1a/10
Title Terms: ELECTRONIC; SYSTEM; **BANK** ; ACCOUNT; ACCOUNT; LIMIT; CREDIT;
ELECTRONIC; CREDIT; CARD; SAFE; TRANSACTION
Derwent Class: T01; T05
International Patent Class (Main): **G06F-017/60**
File Segment: EPI

12/5/33 (Item 29 from file: 350)
DIALOG(R)File 350:Derwent WPIX
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013653342 **Image available**
WPI Acc No: 2001-137554/200114
XRPX Acc No: N01-100225

**Corporate intranet information providing system for financial services
e.g. online banking, links informational pages with information related
to financial services to home page resident on intranet of corporate**

Patent Assignee: CHASE MANHATTAN BANK (CHAS-N)
Inventor: BERRY E; MOONEY J A
Number of Countries: 091 Number of Patents: 002
Patent Family:

Patent No	Kind	Date	Applicat No	Kind	Date	Week
WO 200068853	A2	20001116	WO 2000US12559	A	20000509	200114 B
AU 200048290	A	20001121	AU 200048290	A	20000509	200114

Priority Applications (No Type Date): US 99427999 A 19991027; US 99133386 P 19990510

Patent Details:

Patent No	Kind	Lan	Pg	Main IPC	Filing Notes
WO 200068853	A2	E	37	G06F-017/60	

Designated States (National): AE AG AL AM AT AU AZ BA BB BG BR BY CA CH
CN CR CU CZ DE DK DM DZ EE ES FI GB GD GE GH GM HR HU ID IL IN IS JP KE
KG KP KR KZ LC LK LR LS LT LU LV MA MD MG MK MN MW MX NO NZ PL PT RO RU
SD SE SG SI SK SL TJ TM TR TT TZ UA UG UZ VN YU ZA ZW

Designated States (Regional): AT BE CH CY DE DK EA ES FI FR GB GH GM GR
IE IT KE LS LU MC MW NL OA PT SD SE SL SZ TZ UG ZW

AU 200048290 A G06F-017/60 Based on patent WO 200068853

Abstract (Basic): WO 200068853 A2

NOVELTY - Home page (200) of a financial service provider is resident on a corporate intranet (120). Informational pages (210,260) containing information related to financial services are linked to the home page.

DETAILED DESCRIPTION - One of the links passes through firewall (130) on the intranet and to an Internet site (140) which is maintained by bank and financial services. The banking services include car loans, mortgages, home equity loan and credit card services. An INDEPENDENT CLAIM is also included for financial services related information providing method on corporate intranet.

USE - Corporate intranet banking system installed and operated on in-house network of corporate **customer** of financial service provider for providing financial services e.g. online banking, investment services, insurance, discount brokerage, credit and loans.

ADVANTAGE - Provides employees of corporation with access to **bank**'s retail financial services from PCs at their workplace. Provides access to online banking, discount brokerage, investment services,

insurance, credit and loans with which the **financial institution** has developed a relation. Allows employees to fill out the forms online, print them and apply for demand deposit accounts (DDA) by mail or fax. Application can also be sent for **credit** cards, **lines** of **credit**, auto loans, home equity loans and mortgages through Internet, fax or mail.

DESCRIPTION OF DRAWING(S) - The figure shows the HTML links.

Intranet (120)

Firewall (130)

Internet site (140)

Home page (200)

Informational pages (210,260)

pp; 37 DwgNo 2/14

Title Terms: INFORMATION; SYSTEM; FINANCIAL; SERVICE; **BANK**; LINK; PAGE; INFORMATION; RELATED; FINANCIAL; SERVICE; HOME; PAGE; RESIDENCE

Derwent Class: T01; T05

International Patent Class (Main): **G06F-017/60**

File Segment: EPI

12/5/34 (Item 30 from file: 350)

DIALOG(R)File 350:Derwent WPIX

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013532433 **Image available**

WPI Acc No: 2001-016639/200103

XRPX Acc No: N01-012611

Electronic database system for merchant owned credit card accounts, in which processor receives pre-authorized credit card payments transferred from bank accounts of credit card holding customers

Patent Assignee: KARDOS A (KARD-I)

Inventor: KARDOS A

Number of Countries: 001 Number of Patents: 001

Patent Family:

Patent No	Kind	Date	Applicat No	Kind	Date	Week
CA 2262212	A1	20000818	CA 2262212	A	19990218	200103 B

Priority Applications (No Type Date): CA 2262212 A 19990218

Patent Details:

Patent No	Kind	Lan Pg	Main IPC	Filing Notes
CA 2262212	A1	E	12 G06F-017/30	

Abstract (Basic): CA 2262212 A1

NOVELTY - An electronic credit account database receives a signal representing a payment made, plus the predetermined added amount for credits to a particular credit card account.

DETAILED DESCRIPTION - The database system includes a processor (10) for receiving pre-authorized credit card payments transferred electronically from **bank** accounts of credit card holding **customers**. The processor operates to add a predetermined amount to each payment received. An electronic credit account database (18) receives a signal from the processor, which represents a payment made plus the pre-determined added amount for credits to the particular credit card account concerned.

USE - Electronic database systems operated by or on behalf of a merchant for recording transactions by **customers** using credit cards issued in the name of the merchant.

ADVANTAGE - Provides mechanism for recording transactions by **customers** using credit cards issued in the name of a merchant.

DESCRIPTION OF DRAWING(S) - The drawing shows a diagram of an

electronic database system of the invention.

Processor((12) Signal line ((18) Credit card account database
(10)

pp; 12 DwgNo 1/1

Title Terms: ELECTRONIC; DATABASE; SYSTEM; MERCHANT; CREDIT; CARD; ACCOUNT;
PROCESSOR; RECEIVE; PRE; CREDIT; CARD; TRANSFER; BANK ; ACCOUNT; CREDIT;
CARD; HOLD; CUSTOMER

Derwent Class: T01; T05

International Patent Class (Main): G06F-017/30

International Patent Class (Additional): G06F-017/60

File Segment: EPI

12/5/35 (Item 31 from file: 350)

DIALOG(R)File 350:Derwent WPIX

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013483308 **Image available**

WPI Acc No: 2000-655251/200063

Related WPI Acc No: 2001-625985; 2002-225687; 2003-139619; 2003-448460

XRPX Acc No: N00-485668

**Automated teller machine for dispensing debit cards connects to remotely
located cleaning house with storage which helps issue of debit card to
affect line of credit based on predetermined condition**

Patent Assignee: CUERVO V (CUER-I)

Inventor: CUERVO V

Number of Countries: 001 Number of Patents: 001

Patent Family:

Patent No	Kind	Date	Applicat No	Kind	Date	Week
US 6105009	A	20000815	US 97877006	A	19970616	200063 B
			US 98128088	A	19980803	

Priority Applications (No Type Date): US 98128088 A 19980803; US 97877006 A
19970616

Patent Details:

Patent No	Kind	Lan	Pg	Main IPC	Filing Notes
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US 6105009	A		5	G06F-017/60	CIP of application US 97877006
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Abstract (Basic): US 6105009 A

NOVELTY - The automated teller machine system comprises card dispenser (20) for dispensing debit card with unique identification number. A cleaning house (60) with storage helps issuer of debit card to affect line of credit calculated in pre-selected currencies based on predetermined conditions such as time between unused balances use of debit card in a certain geographical location.

DETAILED DESCRIPTION - The teller machine has a computer system with associated memory (80) and input/output device comprising keyboard (32), bill acceptance port (34), debit/credit card charge assembly (35) and unit for validating funds. A line of credit is computed by computer and stored in memory with validation signal. A card dispenser (20) is connected to teller machine for dispensing debit card with unique identification number after predetermined number of conditions is satisfied and validation signal is received from teller machine. A computerized cleaning house (60) is remotely located with associated computer system (62) and storage (64) for receiving, processing and sending information from and to teller machine. The line of credit is kept track for each block of information processed corresponding to each identification number in the cleaning house.

USE - Used for providing debit cards with any selected line of credit that can be used with more than one card to transfer funds, and to provide incentives to user for having balances on their debit card.

ADVANTAGE - The system requires minimum paper work, maintenance and financial disclosure from card purchase for dispensing and controlling debit cards.

DESCRIPTION OF DRAWING(S) - The figure shows the block diagram of system hardware.

Card dispenser(32) Keyboard (20)
Bill acceptance port (34)
Charge assembly (35)
Cleaning house (60)
Computer system (62)
Storage (64)
Memory (80)
pp; 5 DwgNo 1/2

Title Terms: AUTOMATIC; TELLER; MACHINE; DISPENSE; DEBIT; CARD; CONNECT;
REMOTE; LOCATE; CLEAN; HOUSE; STORAGE; HELP; ISSUE; DEBIT; CARD; AFFECT;
LINE; CREDIT; BASED; PREDETERMINED; CONDITION
Derwent Class: T01; T05
International Patent Class (Main): G06F-017/60
International Patent Class (Additional): G06F-007/08
File Segment: EPI

12/5/36 (Item 32 from file: 350)

DIALOG(R)File 350:Derwent WPIX
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013327208 **Image available**
WPI Acc No: 2000-499147/200044
XRPX Acc No: N00-369993

Contractual, administrative and financial records processing system for consumer product purchase transaction, allows user to view and select deal modules, and to input deal attributes using interface

Patent Assignee: VOLVO COMML FINANCE LLC AMERICAS (VOLV)
Inventor: ASHBY K; DELOOZE J; FREIBERG R; GORBEA D; JOYCE N; LITTLE A;
NORRIS S; SOMES J

Number of Countries: 091 Number of Patents: 003

Patent Family:

Patent No	Kind	Date	Applicat No	Kind	Date	Week
WO 200042556	A2	20000720	WO 2000US884	A	20000113	200044 B
AU 200026114	A	20000801	AU 200026114	A	20000113	200054
EP 1145162	A2	20011017	EP 2000904339	A	20000113	200169
			WO 2000US884	A	20000113	

Priority Applications (No Type Date): US 99115667 P 19990113

Patent Details:

Patent No Kind Lan Pg Main IPC Filing Notes
WO 200042556 A2 E 63 G06F-017/60

Designated States (National): AE AL AM AT AU AZ BA BB BG BR BY CA CH CN
CR CU CZ DE DK DM EE ES FI GB GD GE GH GM HR HU ID IL IN IS JP KE KG KP
KR KZ LC LK LR LS LT LU LV MA MD MG MK MN MW MX NO NZ PL PT RO RU SD SE
SG SI SK SL TJ TM TR TT TZ UA UG US UZ VN YU ZA ZW

Designated States (Regional): AT BE CH CY DE DK EA ES FI FR GB GH GM GR
IE IT KE LS LU MC MW NL OA PT SD SE SL SZ TZ UG ZW

AU 200026114 A G06F-017/60 Based on patent WO 200042556

EP 1145162 A2 E G06F-017/60 Based on patent WO 200042556

Designated States (Regional): AL AT BE CH CY DE DK ES FI FR GB GR IE IT
LI LT LU LV MC MK NL PT RO SE SI

Abstract (Basic): WO 200042556 A2

NOVELTY - A database comprising inventory data relating to purchase transaction, is accessed by a database processor including a credit

processor. An interface allows the **user** to view and to select one or more deal modules, and to input deal attributes.

DETAILED DESCRIPTION - The credit processor evaluates one or more deal attributes and one or more credit processing attributes to generate credit outcome which is displayed by interface. INDEPENDENT CLAIMS are also included for the following:

- (a) point of sale system;
- (b) goods purchase data evaluating method;
- (c) program product

USE - For **consumer** products purchase transactions in electronic commerce e.g. for credit application, financial and insurance services in **financial institution**, for transaction of motor vehicle such as tractor, trailer, bus, van, heavy equipment, construction equipment, etc, via global communication network such as WAN, LAN, Internet and intranet.

ADVANTAGE - Offers easy, reliable and efficient system for processing credit applications, for consolidating finance and insurance services and/or for providing administrative and management tools by implementing electronic commerce. Enables generation of price quote for finance and insurance, facilitates on- **line credit** application processing, provides for electronic signature capture, facilitates printing on plain paper, provides integration with dealer systems, provides on-line approval status information, detailed reports for finance, insurance, inventory, tracking and other administrative matters. Allows for real time system modifications, as the system utilizes web-based technology and internally maintained data, thus provides quick quote capabilities for loan or lease or for insurance. Minimizes manual entry of application, application errors due to multiple entries, time between submitting application and receiving responses as the whole transaction is performed on network.

DESCRIPTION OF DRAWING(S) - The figure shows the hardware component for contract, administration and financial processing system.

pp; 63 DwgNo 1/8

Title Terms: ADMINISTER; FINANCIAL; RECORD; PROCESS; SYSTEM; CONSUME; PRODUCT; PURCHASE; TRANSACTION; ALLOW; **USER** ; VIEW; SELECT; DEAL; MODULE ; INPUT; DEAL; ATTRIBUTE; INTERFACE

Derwent Class: T01

International Patent Class (Main): **G06F-017/60**

File Segment: EPI

12/5/37 (Item 33 from file: 350)

DIALOG(R)File 350:Derwent WPIX

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012339379 **Image available**

WPI Acc No: 1999-145486/199913

XRPX Acc No: N99-295694

Guaranteed purchasing method - establishing credit for retail business by guaranteeing organisation, storing, retrieving, and updating credit level information

Patent Assignee: ACCORD INVESTMENTS FINANCE & MANAGEMENT (ACCO-N); GARNOR LTD (GARN-N)

Inventor: HUBER C

Number of Countries: 084 Number of Patents: 006

Patent Family:

Patent No	Kind	Date	Applicat No	Kind	Date	Week
IL 122461	A	19981206	IL 122461	A	19971204	199913 B
WO 9928873	A1	19990610	WO 98IL501	A	19981015	199934
AU 9895585	A	19990616	AU 9895585	A	19981015	199945

EP 1036380 A1 20000920 EP 98949224 A 19981015 200047
 WO 98IL501 A 19981015
 KR 2001023710 A 20010326 KR 2000702364 A 20000306 200161
 JP 2001525583 W 20011211 WO 98IL501 A 19981015 200204
 JP 2000523645 A 19981015

Priority Applications (No Type Date): IL 122461 A 19971204

Patent Details:

Patent No Kind Lan Pg Main IPC Filing Notes

IL 122461 A 1 G06F-017/60

WO 9928873 A1 E 32 G07F-007/10

Designated States (National): AL AM AT AU AZ BA BB BG BR BY CA CH CN CU
 CZ DE DK EE ES FI GB GD GE GH GM HR HU ID IL IS JP KE KG KP KR KZ LC LK
 LR LS LT LU LV MD MG MK MN MW MX NO NZ PL PT RO RU SD SE SG SI SK SL TJ
 TM TR TT UA UG US UZ VN YU ZW

Designated States (Regional): AT BE CH CY DE DK EA ES FI FR GB GH GM GR
 IE IT KE LS LU MC MW NL OA PT SD SE SZ UG ZW

AU 9895585 A G07F-007/10 Based on patent WO 9928873

EP 1036380 A1 E G07F-007/10 Based on patent WO 9928873

Designated States (Regional): AT BE CH CY DE DK ES FI FR GB GR IE IT LI
 LU MC NL PT SE

KR 2001023710 A G07F-007/10

JP 2001525583 W 26 G06F-017/60 Based on patent WO 9928873

Abstract (Basic): WO 9928873 A1

NOVELTY - System consists in establishing a credit by the
 guaranteeing organization (GO) for the retail business (RB), providing
 information retrieval etc. at the GO representing the level of credit
 accorded to the RB by the GO, providing RB-operated communications for
 the transaction, and printing out a valid authenticated guarantee for
 the sum involved in the transaction at the GO. The RB credit is checked
 to see if it covers the guarantee and if it does the RB credit level in
 the GO is modified by subtracting the amount of the requested guarantee
 from the total available credit.

USE - System is for secure advance payment and prepayment of goods
 and services e.g. cars or houses under construction through retail
 stores.

ADVANTAGE - System enables sellers of goods and services to provide
 valid guarantees to **customers** on the spot, avoiding the need for
 expensive and time-consuming **bank** procedures to be conducted outside
 the business area.

DESCRIPTION OF DRAWING(S) - The drawing shows the system with
 guaranteeing organization (1)

retail business (2)

credit line (3)

communication lines (4,6)

printer (5)

guarantee (7)

customer (8)

and return of the original written guarantee (9)

pp; 32 DwgNo 1/4

Title Terms: GUARANTEE; PURCHASE; METHOD; ESTABLISH; CREDIT; RETAIL;

BUSINESS; GUARANTEE; ORGANISE; STORAGE; RETRIEVAL; UPDATE; CREDIT; LEVEL;
 INFORMATION

Derwent Class: T01; T05

International Patent Class (Main): G06F-017/60 ; G07F-007/10

File Segment: EPI

12/5/38 (Item 34 from file: 350)

DIALOG(R)File 350:Derwent WPIX

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002323350

WPI Acc No: 1980-C9784C/198013

Bank interest rate **determination method and system** - stores value
of deposits and value of debt for each customer and varies interest
rates accordingly

Patent Assignee: ROBBINS R (ROBB-I)

Inventor: ROBBINS R

Number of Countries: 001 Number of Patents: 001

Patent Family:

Patent No	Kind	Date	Applicat No	Kind	Date	Week
US 4194242	A	19800318				198013 B

Priority Applications (No Type Date): US 76725535 A 19760922

Abstract (Basic): US 4194242 A

Interest rate fluctuates according to the ratio of a **borrower**
's funds on deposit with the **lender** , to the **borrower** 's outstanding
indebtedness (or to the outstanding indebtedness combined with **line**
of **credit**) at any time, and for the duration of a selected period of
time.

The ratio of the **borrower** 's funds on deposit with the **lender** ,
to the **borrower** 's loan balance (or to the **borrower** 's loan balance
combined with **line** of **credit**), forms a Compensating Balance. This
method and system provide for each individual **lender** to set a "par
point", which is the Compensating Balance required by the **lender** in
order for the **borrower** to qualify for a pre-determined **interest**
rate .

Title Terms: **BANK** ; INTEREST; RATE; DETERMINE; METHOD; SYSTEM; **STORAGE** ;
VALUE; DEPOSIT; VALUE; **CUSTOMER** ; VARY; INTEREST; RATE; ACCORD

Derwent Class: T01

International Patent Class (Additional): **G06F-013/00**

File Segment: EPI